

In re:
Nicole Marion Godfrey
Debtor

Case No. 22-10444-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 14, 2022

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db	+ Nicole Marion Godfrey, 3304 Glen Ave, Easton, PA 18045-5928
14676745	+ Citadel Credit Union, ATTN: Collections, 520 Eagleview Blvd, Exton, Exton, PA 19341-1119
14671352	Medical Revenue Services, PO Box 3475, Toledo, OH 43607-0475
14676789	+ PENNSYLVANIA HOUSING FINANCE AGENCY, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14676883	+ Pennsylvania Housing Finance Agency, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14671360	+ St. Luke's, 801 Ostrum Street, Bethlehem, PA 18015-1000

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14671344	Email/Text: Bankruptcy@absoluteresolutions.com	Jul 14 2022 23:41:00	Absolute Resolutions Investments LLC, 8000 Norman Center Dr - # 350, Minneapolis, MN 55437
14673768	Email/Text: Bankruptcy@absoluteresolutions.com	Jul 14 2022 23:41:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14671345	Email/Text: legal@arsnational.com	Jul 14 2022 23:42:00	ARS National Services Inc, PO Box 469100, Escondido, CA 92046-9100
14671346	+ Email/Text: bankruptcycollections@citadelbanking.com	Jul 14 2022 23:42:00	Citadel FCU, 40 N Bailey Road, Thorndale, PA 19372-1026
14671347	^ MEBN	Jul 14 2022 23:36:07	Credit Control LLC, 3300 Rider Trail S - Ste 500, Earth City, MO 63045-1338
14671351	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 14 2022 23:44:17	Macys/DSNB, 911 Duke Blvd, Mason, OH 45040
14676994	Email/Text: bnc-quantum@quantum3group.com	Jul 14 2022 23:42:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14671349	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 14 2022 23:44:07	JPMCB - Card Services, 301 N Walnut St - Floor 09, Wilmington, DE 19801-3935
14688338	+ Email/Text: PBNCNotifications@perituservices.com	Jul 14 2022 23:41:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
14671350	+ Email/Text: PBNCNotifications@perituservices.com	Jul 14 2022 23:41:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
14671353	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2022 23:42:00	Midland Credit Management, 350 Camino Del La Reina - Ste 100, San Diego, CA 92108-3007
14675194	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2022 23:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14674743	Email/Text: bankruptcydocs@osla.org	Jul 14 2022 23:41:00	OSLA on behalf of US Dept. of Ed Direct Loans,

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			PO BOX 18475, Oklahoma City OK 73154-0475
14674744	Email/Text: bankruptcydocs@osla.org	Jul 14 2022 23:41:00	OSLA on behalf of US Dept. of Ed Direct Loans, PO BOX 4278, Portland OR 97208-4278
14671348	Email/Text: bankruptcydocs@osla.org	Jul 14 2022 23:41:00	Dept of Education/OSLA SRV, 525 Central Park Dr- Ste 600, Oklahoma City, OK 73105
14671354	+ Email/Text: blegal@phfa.org	Jul 14 2022 23:42:00	PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14671355	Email/Text: bankruptcies@penncredit.com	Jul 14 2022 23:41:00	Penn Credit Corporation, 2800 Commerce Drive, Harrisburg, PA 17110
14687945	+ Email/Text: blegal@phfa.org	Jul 14 2022 23:42:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14671356	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:41:00	PNC Bank, PO Box 5580, Cleveland, OH 44101
14675922	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:41:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14671357	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:44:08	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
14682830	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:44:12	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682246	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 14 2022 23:44:16	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14671358	Email/Text: signed.order@pfwattorneys.com	Jul 14 2022 23:41:00	Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14675208	+ Email/Text: joey@rmscollect.com	Jul 14 2022 23:42:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
14673837	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14684563	Email/Text: bnc-quantum@quantum3group.com	Jul 14 2022 23:42:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14671359	+ Email/Text: joey@rmscollect.com	Jul 14 2022 23:42:00	Receivable Management Systems, 7206 Hull Street Road, Suite 211, Richmond, VA 23235-5826
14671784	+ Email/PDF: gecsed@recoverycorp.com	Jul 14 2022 23:44:16	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14671614	+ Email/PDF: gecsed@recoverycorp.com	Jul 14 2022 23:44:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14671361	+ Email/Text: jcissell@bankofmissouri.com	Jul 14 2022 23:42:00	TBOM/Milestone, 216 W 2nd St, Dixon, MO 65459-8048
14671362	Email/Text: bncmail@w-legal.com	Jul 14 2022 23:42:00	TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop - NCD-0450, Minneapolis, MN 55445-4301
14671363	+ Email/PDF: tbiedi@PRAGroup.com	Jul 14 2022 23:44:12	The Bureaus Inc, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14671364	+ Email/Text: bkfilings@zwickerpc.com	Jul 14 2022 23:42:00	Zwicker & Associates, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 34

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14673838	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Nicole Marion Godfrey claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Nicole Marion Godfrey

Debtor(s)

Chapter: 13

Bankruptcy No: 22-10444-pmm

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this 14th day of July 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer
Judge ,
United States Bankruptcy Court